



FOURTH QUARTER | 2018

THE DEFERRED WORD

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What's New

As the New Year begins, the Nevada Public Employees' Deferred Compensation Program (NDC) prepares to implement some changes and new educational opportunities to assist participants and employees with their *Financial Wellness Journey to and through retirement*.

IMPORTANT Plan News: Our General/Fixed Account Crediting Rate Has INCREASED AGAIN

The State of Nevada Deferred Compensation Committee and Administration are pleased to announce that the crediting rate of the Stable Value/General Account investment option, the Voya Fixed Account-457/401 II, increased from 2.65% to **2.75%** on January 1, 2019. This will be the declared rate for the 2019 calendar year. For more information, please contact Rob Boehmer, NDC Executive Officer, by calling 775-684-3397 or emailing rboehmer@defcomp.nv.gov.

Annual Financial Wellness Education

The NDC sponsored Annual Financial Wellness Days were held October 15 – 19, 2018 in preparation for National Financial Security Week. Nearly 600 government employees participated in Financial Wellness workshops across the State and via the internet. Employees were assisted with developing their own individual unique Financial Wellness Road Map with a Retirement and Financial Wellness Checklist we hope employees will utilize to better prepare themselves for retirement. If you were unable to attend, you can view the workshops at defcomp.nv.gov.

Recordkeeper Services RFP To Go Out In January

The NDC Executive Officer, State Purchasing Division and NDC contracted investment consultant will present a final recommended draft for the Recordkeeping Services Request for Proposal to the NDC Committee at the annual strategic planning meeting January 16, 2019. The Plan's Recordkeeping Services contract is mandated by statute to go out to bid at least every five years. The NDC Committee will have the opportunity to review, discuss and direct any changes one last time before the solicitation is released by the end of January 2019. Participants are encouraged to direct any questions or concerns that they would like the Committee and Administrative Staff to consider in finalizing this RFP to [Rob Boehmer](mailto:Rob.Boehmer@defcomp.nv.gov), NDC Executive Officer.

Changes To The Core Investment Lineup

The NDC Committee made two changes to the core investment lineup based on research about international large cap core funds reviewed at the quarterly committee meeting December 11, 2018. They decided that assets in the Dodge and Cox International Stock Fund would be moved into a new fund, the American Euro Pacific Growth Fund. They also took action to replace the current Franklin Mutual Global Discovery Fund and map the assets to our current Vanguard Developed Market Index Fund. If you have questions about these changes, please contact Rob Boehmer, NDC Executive Officer, at 775-684-3397 or rboehmer@defcomp.nv.gov.

In closing, we wish you and your family Happy New Year from all of us here at the NDC Program.

NDC Committee and Staff

Committee

Mark Stevens, Chair, Retired
 Kent Ervin, Ph.D., Vice Chair, NSHE
 Wayne Thorley, SOS
 Debbie Bowman, DHHS-ADSD
 Matt Kruse, EFPD

Staff

Rob Boehmer, NDC Executive Officer
 Micah Salerno, Administrative Assistant
 to the Executive Officer
 Heather Erven, Administrative Assistant
 Henna Rasul, Senior Deputy Attorney General

Questions regarding the NDC Program and/or your NDC Account?

Contact the NDC Administrator or Staff:

Rob Boehmer, NDC Executive Officer
 775-684-3397
rboehmer@defcomp.nv.gov

Micah Salerno, Exec. Officer Admin. Asst.
 775-684-3398

msalerno@defcomp.nv.gov

or

Contact the NDC Contracted Recordkeeper:

Voya®, Carson City office
 866-464-6832
NDC@voya.com

Next Quarterly Meeting

Annual planning meeting

Wednesday, January 16, 2019 9 a.m.
 Nevada State Library & Archives
 100 N. Stewart St., Room 110
 Carson City

Quarterly committee meeting

Friday, March 1, 2019 9 a.m.
 Nevada State Library & Archives
 100 N. Stewart St., Room 110
 Carson City

Three ways to enroll



If you are interested in saving for retirement and have not enrolled in the Nevada Deferred Compensation Program, choose any of these convenient ways to get started now.

EZ Enrollment

Visit the NDC website to download and complete the [EZ Enrollment Form](#) and fax it to the NDC office.

Enroll online

Select Enroll Now and follow the two-step process after you [click here](#).

Meet with your Voya local representative

Call toll free **1-866-464-6832** or **775-886-2400** to set up an appointment to review your personal situation and complete the forms.

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NEW TO THE PLAN

Creating an online user account is important

There are sound reasons to register your NDC account by creating an online user account if you haven't already.

Helps to protect your NDC account.

Your online NDC account comes with a Voya® S.A.F.E.™ (Secure Accounts for Everyone) guarantee. If any assets are taken from your workplace retirement account due to unauthorized activity and through no fault of your own, Voya® will restore the value of your account, subject to satisfying a few key steps. Of course, keeping your NDC account secure is a mutual responsibility. The coverage Voya® provides under the S.A.F.E Guarantee depends on your taking these recommended actions:

- Create your NDC online user account by following the instructions below.
- Review your NDC account information regularly.
- Keep your contact information current.
- Promptly report any suspected identity theft or unauthorized activity by contacting the NDC Administrative Staff at **775-684-3397** and/or by calling the NDC contracted recordkeeper, Voya®, directly at **866-464-6832** or **775-886-2400**.
- Contact NDC or Voya® if you receive any communication or alert that you did not initiate.
- Practice safe computing habits.

24/7 convenience.

You can manage your online NDC account and get information any time, such as your statements, fund performance, transaction history and alerts as well as financial education and investment updates.

How to create an online user account.

Go to nevada.beready2retire.com and click **Register Now**. Select the way you would like to create your online access. If you select Social Security and date of birth, follow the instructions including the security questions to confirm your identity. If you prefer to use your Personal Identification Number (PIN) and Social Security number, but cannot locate your PIN, you can request a PIN reminder on the website or by calling **866-464-6832** or **775-886-2400**. Select a unique username and password for use on the website and the **Voya Retire** mobile app. Provide your mobile number or an alternate email address to use for the future recovery of your username or password, as needed, or if you log in using a computer or device that is not recognized.

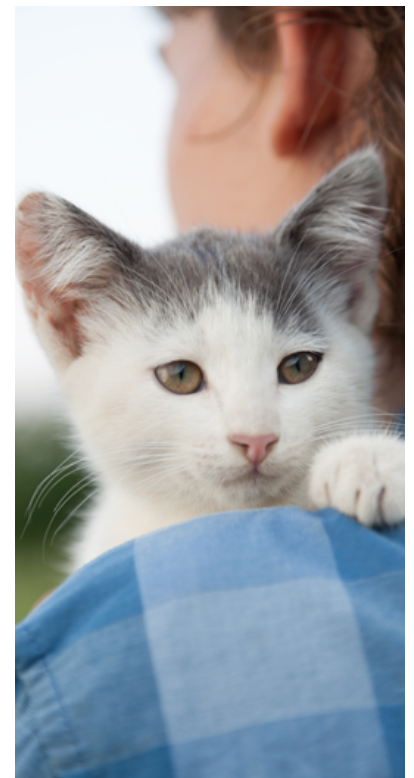
Safe computing habits

- **Change** your PIN or password regularly.
- **Look at** your NDC account statements and transaction confirmations immediately to verify all activity on your account.

Who's your beneficiary?

It's easy to find out.

Call **775-886-2400** to confirm the beneficiaries for your NDC account.



- **Install** the latest operating system, patches, and antivirus and antispysware software on your computer and mobile devices.

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ACTIVELY PARTICIPATING IN THE PLAN

Higher contribution limits allow you to save more

The Internal Revenue Service has raised the limits on the amounts you may contribute to your NDC account in 2019 so you can set aside more for your future. The combined total of your traditional 457(b) and Roth 457(b) contributions cannot exceed these limits.

Maximum Annual Contribution	\$19,000
Maximum including Age 50+ Catch-Up	\$25,000
Maximum including Three-Year Special 457(b) Catch-Up	Up to \$38,000

If you're at least age 50 in 2019, you are allowed to contribute an extra \$6,000 with the Age 50+ Catch-Up, for a total of up to \$25,000. And if you're within three years before the year in which you will reach normal retirement age as defined in the NDC Program and you have not contributed as much as the IRS limits permitted you in prior years, you may be eligible to contribute up to \$38,000 with the Three-Year Special 457(b) Catch-Up. Since this catch-up option takes into account your prior contributions and requires you to complete a Three-Year Special 457(b) Catch-Up calculation worksheet, please contact the NDC Administrative Office for assistance, or call Voya® directly for assistance at **866-464-6832** or **775-886-2400**.

Remember, if you are eligible for both catch-up options in the same tax year, IRS rules provide that you cannot use both in the same tax year. However, you may use the option that lets you defer the greater amount.



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NEARING RETIREMENT

Spend time with your NDC account in the New Year

With retirement drawing closer, you may want to make a fresh start on organizing your financial life in the New Year. See where you stand and take action if you need to by logging into your NDC account today.

Your NDC account offers these valuable features to help you manage your finances and plan for the future.



Click Financial Wellness to take an assessment. You'll receive a summary of where you are financially and what you can do about it. The dashboard is personalized with guidance to help you focus on areas to improve.



Check myOrangeMoney® to find out how your current NDC account balance translates into estimated monthly income in retirement. You'll see the progress you've made and determine if you need to change how you're saving or investing.



Pull together all your financial information in one place. To use your Personal Financial Dashboard, click **Organize my \$\$** on the home page. The numbers will update automatically, providing a current view of your complete financial picture.

IMPORTANT: *The illustrations or other information generated by the calculators are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. This information does not serve, either directly or indirectly, as legal, financial or tax advice and you should always consult a qualified professional legal, financial and/or tax advisor when making decisions related to your individual tax situation.*



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ENJOYING RETIREMENT

Local administrative staff and approved representatives help retirees like you

Throughout your retirement, your NDC account gives you access to assistance from the dedicated NDC Administrative Staff and experienced representatives of our contracted recordkeeper, Voya Retirement Insurance and Annuity Company, that are approved and assigned by the NDC Executive Officer to the NDC Program.

Our Administrative Staff and approved local representatives are very knowledgeable about the NDC Program and can help you with:

- A financial review for you and your family
- Creating a spending plan
- Asset allocation and investment education
- Understanding your NDC account distribution options
- Consolidating your retirement assets to simplify your financial life
- Roth conversions
- And more.

If you'd like to talk with the NDC Administrative Staff or one of our dedicated and approved local representatives, call the NDC Administrative Office at **775-684-3398** or Voya® in the Carson City office at **775-886-2400** or send an email to NDC@Voya.com.

Who's your beneficiary?

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NDC Administrative Staff



Rob Boehmer
NDC Executive Officer



Micah Salerno
Administrative Assistant
to the Executive Officer



Dianna Patane
Voya Nevada
Regional Office



Whitney Loule
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Regional Office



Carrie Onorato, CFS***
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Eric Wyer*
Southern Nevada



Jamle Cooke,
CLU, ChFC**
Northern Nevada



Eric Honea*
Northern Nevada



Jacob Honea*
Northern Nevada

*Registered Representatives of Voya Financial Advisors, Inc. (member SIPC)

** Investment adviser representative and registered representative of, and securities and investment advisory services offered through, Voya Financial Advisors, Inc. (member SIPC).



THE DEFERRED WORD | Fourth Quarter 2018

Nevada Public Employees' Deferred Compensation Program (NDC)
Nevada State Library and Archives Building, 100 N. Stewart Street, Suite 100, Carson City, NV 89701
Phone 775-684-3397 | Fax 775-684-3399 | defcomp.nv.gov

Securities and investment advisory services offered through Voya Financial Advisors, Inc. (member SIPC)

Insurance products, annuities and funding agreements are issued by Voya Retirement Insurance and Annuity Company ("VRIAC"), Windsor, CT. VRIAC is solely responsible for its own financial condition and contractual obligations. Plan administrative services provided by VRIAC or Voya Institutional Plan Services LLC ("VIPS"). VIPS does not engage in the sale or solicitation of securities. All companies are members of the Voya® family of companies. **Securities distributed by Voya Financial Partners LLC (member SIPC) or third parties with which it has a selling agreement. All products and services may not be available in all states.**

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CN1206-46725-0121

NEWSLETTER ARCHIVE

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